



April 26, 2019

FDIC Atlanta Regional Office
10 10th Street, NW, Suite 800
Atlanta, GA 30309-3849

In re: Merger of BB&T and SunTrust

Dear Sir or Madam:

The following is a summation of our comments on the merger between BB&T and SunTrust.

Vecellio Group, Inc. and Subsidiaries (VGI) operate in Florida, North Carolina and West Virginia. In addition, we have petroleum terminal locations in Georgia, Alabama and New Mexico. VGI is a construction, aggregate mining and terminal group. Our work centers on heavy highway construction, paving, supplying aggregate for construction, development, and cement concerns and terminal storage and services to major petroleum companies and traders. VGI and its predecessors have been in business for 81 years.

VGI's relationship with BB&T and SunTrust has covered many years. Our relationship with BB&T began in 2006 and continues to today. Our relationship with SunTrust began in the 1980's and continues. Both institutions have provided financing, treasury and other services during that time.

Our relationship manager and loan officers at BB&T are currently Bobby Blakely, Regional President and Patrick O'Malley, Vice President based in the Charleston, WV offices. Previously, David Helmer, Senior Vice President served as our loan officer. Mr. Helmer recently retired, and the transition to Mr. O'Malley has gone smoothly. We feel we have a great relationship with BB&T and these individuals', and they are always responsive to our requests and work diligently to meet our needs. BB&T has provided treasury, commercial loan and equipment loan service to VGI. Our relationship with SunTrust began with its predecessor, Sun Banks in the 1980's. SunTrust provides treasury, loan and 401K services to VGI. The relationship has continued to today and they continue as our primary treasury bank in South Florida. Our current contact, Christopher Chase, Market President Palm Beach and Treasure Coast is new to the relationship and our loan activity with Sun Trust has declined somewhat due to personnel changes. However, they have recently proposed on one larger project loan and the relationship is growing again.

Since this merger is between two bank's we currently use we have evaluated the merger given the information available. We feel it will be beneficial from a treasury stand point and should make the merger of treasury services used by our Florida, North Carolina and West Virginia companies an easy transition to one platform. We see no detriment to our lending services. We are comfortable that the organizations can handle the transition of our 401K platform. We feel we will have adequate input as the merger relationships develop.



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Given current facts, VGI supports the merger, and believes the combined entity will be positive for our business. We do understand there will be changes to accomplish synergies as in all mergers but feel the new Bank will work diligently to mitigate any interruptions.

If you have any questions or comments, please contact me at your convenience.

Sincerely,



Robert D. Smith
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